(Official Form 1) (12/03)

FORM B1

United States Bankruptcy Court
Southern District of Texas

Voluntary Petition

Debtor	Joint Debtor
Name of Debtor (if individual, enter Last, First, Middle): RUIZ, RAUL	Name of Joint Debtor (Spouse) (Last, First, Middle): RUIZ, DORA M.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-2540	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7369
Street Address of Debtor (No. & Street, City, State & Zip Code): 1002 MANORGLEN DR. MISSOURI CITY, TX 77489	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1002 MANORGLEN DR. MISSOURI CITY, TX 77489
County of Residence or of the Principal Place of Business: FORT BEND	County of Residence or of the Principal Place of Business: FORT BEND
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor (if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- [x] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- [ ] There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- [x] Individual(s)
- [ ] Corporation
- [ ] Partnership
- [ ] Other__________
- [ ] Railroad
- [ ] Stockbroker
- [ ] Commodity Broker
- [ ] Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- [ ] Chapter 7
- [ ] Chapter 9
- [ ] Chapter 11
- [ ] Chapter 12
- [x] Chapter 13
- [ ] Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- [x] Consumer/Non-Business
- [ ] Business

Filing Fee (Check one box)

- [x] Full Filing Fee attached
- [ ] Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

- [ ] Debtor is a small business as defined in 11 U.S.C. § 101
- [ ] Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

- [x] Debtor estimates that funds will be available for distribution to unsecured creditors.
- [ ] Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
[x]	[ ]	[ ]	[ ]	[ ]	[ ]

Estimated Assets

$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
[ ]	[ ]	[x]	[ ]	[ ]	[ ]	[ ]	[ ]

Estimated Debts

$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
[ ]	[x]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): RUIZ, RAUL; RUIZ, DORA M.

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed	Case Number:	Date Filed:
- None -		

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________

Signature of Debtor RAUL RUIZ

X Dora M Ruiz

Signature of Joint Debtor DORA M. RUIZ

____

Telephone Number (If not represented by attorney)

August 25, 2004

Date

Signature of Attorney

X ______________________

Signature of Attorney for Debtor(s)

KENNETH A. KEELING 11160500

Printed Name of Attorney for Debtor(s)

KEELING LAW FIRM

Firm Name

2000 NORTH LOOP WEST
SUITE 200
HOUSTON, TX 77018

Address

(713) 680-1447 Fax: (713) 680-8567

Telephone Number

August 25, 2004

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________

Signature of Authorized Individual

____

Printed Name of Authorized Individual

____

Title of Authorized Individual

____

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X ______________________ August 25, 2004

Signature of Attorney for Debtor(s) Date

KENNETH A. KEELING 11160500

Exhibit C

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

____

Printed Name of Bankruptcy Petition Preparer

____

Social Security Number (Required by 11 U.S.C.§ 110(c).)

____

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X ______________________

Signature of Bankruptcy Petition Preparer

____

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

RAUL RUIZ
DORA M. RUIZ
1002 MANORGLEN DR.
MISSOURI CITY, TX 77489

KENNETH A. KEELING
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HOUSTON, TX 77018

IRS - INSOLVENCY SECTION
1919 SMITH STREET
STOP 5024 HOU
HOUSTON, TX 77002

UNITED STATES ATTORNEY
10TH AND CONSTITUTION AVE., N.W.
WASHINGTON, DC 20530

SOUTHERN DISTRICT OF TEXAS
UNITED STATES ATTORNEY
PO BOX 61129
HOUSTON, TX 77208

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ATTENTION:BANKRUPTCY
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NEWARK, DE 19702

BANK ONE-OHIO
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WILMINGTON, DE 19801

CBUSA
PO BOX 9714
GRAY, TN 37615

CBUSASEARS
8725 W SAHARA AVE
THE LAKES, NV 89163

CENDANT MORTGAGE
P O BOX 5452
MT. LAUREL, NJ 08054

CENDANT MORTGAGE
C/O BARRETT BURKE WILSON CASTLE
15000 SURVEYOR BLVD STE 100
ADDISON, TX 75001

CHEVRON CREDIT BANK NA
PO BOX 5010
CONCORD, CA 94524

FLEET CC
301 ROCKERIMMON BLVD
COLORADO SPRINGS, CO 80919

HB/BESTBUY
PO BOX 15519
WILMINGTON, DE 19850

HUNTER'S GLEN IV HOA
C/O MASC AUSTIN PROPERTIES
13726 FLORENCE ROAD
SUGAR LAND, TX 77478

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5411 AIRLINE
HOUSTON, TX 77007

NATL TIRE & BATTERY/HS
PO BOX 7038
SIOUX FALLS, SD 57117

NCO FIN/38
PO BOX 13564
PHILADELPHIA, PA 19101

NCO FINANCIAL SYSTEMS IN
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